

CLUB PROGRAM BENEFIT DESCRIPTIONS



BENEFITS GUIDE

PRODUCT PROTECTION PROGRAM



Enjoy The Benefits Of Being A
VIP Plus Program Member!

PRIMARY BENEFITS

- One-Year Paid-Off Product Protection
- Accidental Damage Forgiveness Waiver
- Lease Cancellation Benefit

\$200 ANNUAL REBATES

- Groceries
- Utilities
- Gasoline

EVERYDAY SAVINGS

- FREE Telemedicine
- Pharmacy Savings Coupon
- Travel Discounts
- Rental Car Discounts

REIMBURSEMENTS

- \$300 Emergency Travel Expenses
- \$50 Emergency Automobile Service



NATIONAL VIP PLUS PROGRAM

provides your VIP Members with important benefits every day!

PTS Direct Benefits is proud to partner with National TV Rental. The VIP Plus Program provides merchandise protection for your customer's peace-of-mind, and discounts they can use every day! Help your customers protect their investment with the National VIP Plus Program!

Benefits, Discounts, and Merchandise Coverage are described in this binder for you, along with sales tips, and claim filing information.

As a valued National employee – there are several benefits and discounts that you can participate in as well!

PTS Direct Benefits extends the following to National employees —

- **Pharmacy Saving Coupon** – Enjoy savings on Prescription Medicine for the whole family!
- **Rental Car and Travel Discounts** – Enjoy a discount on rental cars and book discounted travels anywhere in the world.

REMEMBER

NATIONAL TV VIP PLUS PROGRAM OFFERS ITS MEMBERS:

DELIVERY AND SET-UP —

At National TV, we value our VIP Members and never charge them a delivery or set-up fee! With other companies, delivery and set-up can run anywhere from \$25-\$50. Make sure your VIP Plus Members know how much we value their membership by letting them know we never charge a delivery or set-up fee for VIP Members!

EARLY BIRD SPECIALS AND SNEAK PEAKS —

VIP Members get to preview new products as they are released, because everyone wants the newest merchandise on the block, right! At National TV, your VIP's come first and they will have the opportunity to preview new products that are released throughout the year.

SAME-AS-CASH DEALS —

Your VIP Members can purchase any item over \$599 for same-as-cash within 6-months, and they can purchase any item under \$599 for same-as-cash within 4-months.

90 DAY WAIT PERIOD —

Make sure when you are closing an agreement and a customer does not take our VIP Membership at that time and wants to add it later, please let them know that they will have to endure a 90-day waiting period before any of their benefits begin.

**SERVICING OUR CUSTOMERS IS OUR TRADEMARK.
THAT IS WHY MANY OF OUR CUSTOMERS ARE REPEAT
NATIONAL TV CUSTOMERS.**

As a leader in customer service — your VIP Members are #1 priority at PTS Direct Benefits.

TABLE OF CONTENTS

PRIMARY BENEFITS:

One-Year Paid-Off Product Protection.....	5
Accidental Forgiveness Protection.....	6
Lease Cancellation Benefit.....	8

ADDITIONAL BENEFITS:

Telemedicine Benefit.....	9
Pharmacy Savings Coupon.....	10
Emergency Auto Reimbursement Benefit.....	11
Rental Car Discounts.....	12
Roadside Assurance Program.....	13
Roadside Assurance Program Application for Membership.....	14
Emergency Travel Expense Benefit.....	15
Travel Discounts.....	16
Coupon Program.....	17
Rebates on Groceries, Utilities, and Gasoline.....	18

ONE-YEAR PAID-OFF PRODUCT PROTECTION

PTS Direct Benefits provides National VIP Members with a One-Year Paid-Off Product Protection Benefit, after the member owns the merchandise. This benefit will allow the member to have 1-year of Paid-Off Protection after the rental term has been completed and they own the merchandise. Protection is provided against product failure and mechanical breakdown of the merchandise not caused by external conditions. Without this benefit, any repairs required on previously rented merchandise, including home electronics, furniture, appliances, and computers would be the responsibility of the member.

The customer must be a club paying member for at least 3-months at the time of payout and maintain their monthly club payment for the duration of their One-Year Paid-Off Product Protection plan to receive coverage.

PAID OUT PROTECTION CLAIMS:

Email the following items to clubclaim@nationaltvrental.com, service department, and your regional to have processed.

- Service Ticket stating that they are a VIP Member in comments
- Club payment history and signed club membership agreement

PRODUCTS COVERED:

Camcorder, Color TV, Computers, Dishwasher, Dryer, DVD Player, Freezer, Furniture Sets (Bedroom, Dining Room, Living Room), Home Entertainment Centers, Lamps, Microwave Oven, Phones (Cordless), Refrigerator, Room Air Conditioner, Sewing Machine, Speakers, Stereo/Rack/Boom Box, Stove/Range, Vacuum Cleaner, Washer, Washer/Dryer Combo, Lawnmowers, Scooters.

PRODUCTS NOT COVERED:

Clocks, Digital Cameras, Exercise Equipment, Jewelry, Mattress, Box Springs, Paintings, Plants, Video Gaming Systems, Video Games, Toolboxes, Toaster Ovens, Blenders, Coffee Makers, Hand-Held Radios, Walkie Talkies, or Alarm Clocks.

ACCIDENTAL FORGIVENESS PROTECTION

VIP Members will be eligible to receive Accidental Forgiveness Protection on rental merchandise through an Accident Forgiveness Benefit. This benefit allows members a significant discount for product repair due to accidental damage to rented products.

Should a qualifying rental merchandise become accidentally damaged, National TV will waive liability of damage to the merchandise for a \$50 exchange fee of the repair or replacement charge.

EXCLUSIONS: This program does not apply to and provides no benefit for:

- Damage intentionally caused by the renter, members of the renter's family, or guests of a renter.
- Damage caused by neglect or improper maintenance of rental merchandise.
- Normal wear and tear.
- Damage caused by manufacturer's defect.
- Preexisting damage as described on the Client Acknowledgement Form (i.e C.O.D.) signed at the time of the Agreement.
- Damage or loss to Paid-Off or Purchased merchandise LIMITATIONS.
- VIP membership must be in good standing.
- Copayment must be received in advance to receive repair, loaner service, or exchange for this benefit.
- Repairs may be fulfilled with new or remanufactured parts at National TV discretion.
- Damaged items may be exchanged rather than repaired, at National TV's discretion, with similar or like items of equal fair market value.
- A maximum of two Accident Forgiveness requests may be submitted within any consecutive 12-months, with a maximum repair cost equal to Fair Market Value for each request.
- Management reserves the right to discontinue this benefit at any time with or without notice.
- All repairs must be performed by the National TV service center, or an approved vendor designated by National TV.
- Only products on a current rental agreement with National TV will be covered under this benefit. Products purchased or Paid-Off from National TV will not be covered under the Accident Forgiveness program.
- Accident Forgiveness does not apply to a product covered under the Paid-Out Service Plan offered as a benefit of the VIP program.

ACCIDENTAL FORGIVENESS PROTECTION

ACCIDENTAL FORGIVENESS CLAIMS:

Email the following items to clubclaim@nationaltvrental.com, service department, HR and your regional to have processed.

- Incident report
- Service Ticket
- Copy of all Rental Agreements and payment history for each item being claimed
- Club payment history and signed club membership agreement
- Signed Agreement to Pay / Release of Rental Property
- Copy of paid NSF fee

Once Customer has notified you of accident, please follow the NTV Customer Abuse procedure. A minimum of \$50 co-payment must be collected in full for all approved VIP Claims before replacement is given. Once you receive BER you will C/O item as stock item not agreement. If the item is still on rent, then you will need to find a replacement item to swap out with the customer before you complete the C/O.



LEASE CANCELLATION BENEFIT

PTS Direct Benefits will provide a VIP Plus Member with a Lease Cancellation Benefit. This benefit will allow the liability on the rental agreement to be forgiven if the first, or second person listed on the rental agreement dies if under the age of 70. If a claim is to be filed, please contact PTS Direct Benefits as soon as possible and provide a certified copy of the death certificate. Claims must be filed within 60 days of incident for coverage. Both customers on agreement must have signatures.

LEASE CANCELLATION (DEATH CLAIMS):

Email the following items to clubclaim@nationaltvrental.com and your regional to have processed.

- Copy of Death Certificate or Copy of Obituary
- Copy of all Rental Agreements and payment history for each being claimed
- Club payment history and signed club membership agreement

Once notified that either of the customers on the agreement has become deceased, please submit the above items. Once all items have been received by club, the claim will be submitted for review. After review by club, you will receive an email that the claim has been approved or denied. Then once the payment has been received, a follow up email will be sent requesting that agreements be C/O in VersiRent with the reason code being PTS Death Claim.



TELEMEDICINE BENEFIT

Your VIP Customers are eligible for a Telemedicine Benefit with PTS Direct Benefits at no charge. One program includes everyone in the member's household! They can enjoy direct access to state licensed medical Doctors across the United States (excluding UT, VT, & WA) via phone or web chat 24/7, 365 days a year.

Once enrolled, customers simply call or log-in to the myDOCTORplan™ service online or pull up the app on their phone (or other smart devices) to be instantly connected to a nurse or doctor from the privacy and comfort of their home or space.

To register for a monthly subscription service of myDOCTORplan™, National VIP members can call (678) 648-1047, and a PTS Direct Benefit representative will take their information to enroll them in the program.

Once enrolled for this program, members will receive a myDOCTORplan™ Welcome Kit via email to register their account and to add the members of their household!

If a National VIP Member wishes to discontinue Telemedicine coverage at any time, they can simply email: admin@mydoctorplan.com or call: (678) 648-1047, and a PTS representative will process their cancellation.



PHARMACY SAVINGS COUPON

Get more savings. Get more value. Get more Rx.

With GetMoreRx, it is simple and easy for National VIP Members and their families to save on prescription medications.

Members are entitled to prescription savings from 15% to 60% off the retail price of generic drugs and from 15% to 25% off the retail price of brand-name drugs at over 35,000 participating pharmacies nationwide.

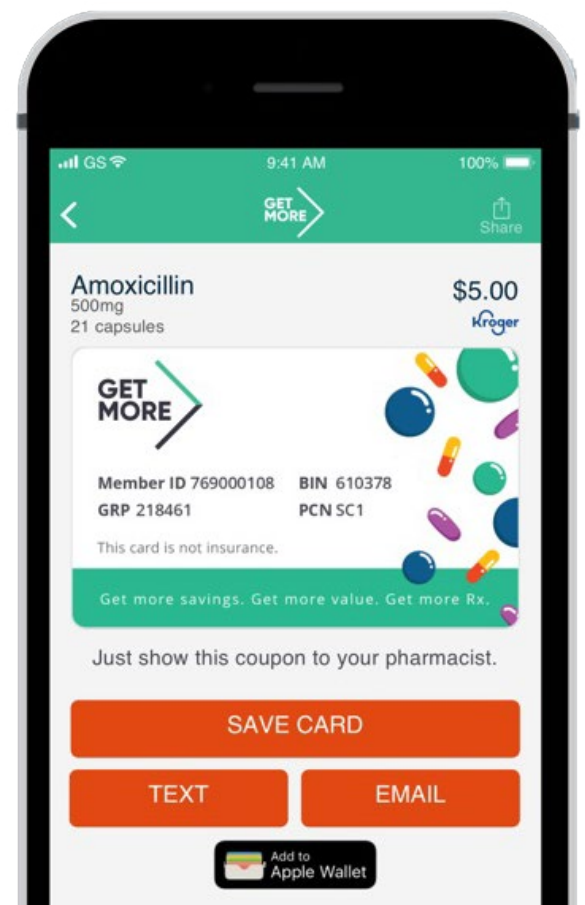
National VIP Members visit www.ptsfinancial.getmorerx.com via the National TV mobile brochure. Once on the website, the VIP Member enters their zip code and medication for a list of nearby pharmacies and their discounted cost of medication.*

Once the member has compared pricing and selected their desired store, they simply click the "Get free coupon" button and chose if they want to receive their coupon card via text, email, or print. They must present to pharmacy and ask the pharmacist to process their prescription using the BIN and PCN number found on the card and enjoy the savings.

** Price shown online is an estimated price; pharmacist will provide exact pricing.*

** For more information, call 1-844-234-3057.*

** This coupon is not insurance.*



EMERGENCY AUTO REIMBURSEMENT BENEFIT

Member calls for road service of member's choice and Program will reimburse member up to \$50. PTS Direct Benefits will reimburse for towing/wrecker service, service call by garage or mechanic to member's disabled auto. Included in the \$50 reimbursement is opening locked vehicle, opening locked garage, ignition if member's keys have been lost or stolen, windshield repair, extricate, and flat tire service. Roadside mechanical repair includes labor and service call only. Parts, new keys, and repairs in garage or at a service station not included, except tire repair, battery charge, or gas delivery which are limited to \$15 each. Only one reimbursement per disablement, up to twice a year. Assistance of a private citizen, or services of friends and/or family members in the wrecker business is not reimbursable. Members submit copy of paid receipts to: PTS Direct Benefits, 113 North Park Avenue, Calhoun, GA. 30701, (706) 622-5390 FAX: (706) 622-5390. Member must include name and phone number on receipt.



RENTAL CAR DISCOUNTS

NATIONAL VIP Members, and NATIONAL TV SALES AND RENTAL employees are entitled to discounts on rental cars! PTS Direct Benefits offers discounts with Enterprise, National, Hertz, Avis, and Budget Rental Car.

For reservations with Enterprise or National – Employees and members can go online or call 1-800-261-7331 toll-free and use the Corporate Discount Number #XZ03B31. This will entitle the customer to a fixed percentage discount of 5% on Enterprise and 10% on National Rental Car over the standard rate.

For reservations with Hertz Rental Car – Employees and members can book online, or over the phone, using corporate discount number 2186423.

For reservations with Avis Car Rental – Employees and members can book online, or over the phone, using corporate discount number AWD#: Z717282.

For reservations with Budget Rental - Employees and members can book online or over the phone using corporate discount number S388143.



ROADSIDE ASSURANCE PROGRAM

PTS Direct Benefits is proud to provide members with a nationwide 24-hour emergency road service telephone number to call when their auto is disabled. The program will dispatch an emergency service vehicle from our nationwide network twenty-four (24) hours a day, three hundred sixty-five (365) days a year with our Sign & Drive service.

Road Service includes, but is not limited to:

1. Towing
2. Flat Tire Assistance
3. Fuel Delivery Service
4. Lock Out/Replacement Key Service
5. Jump Start
6. Winching/Extraction

A long as membership is active; Member is entitled to three (3) claims (maximum claim is \$75 per occurrence) for a 12-month period. The roadside assistance benefits include the following services on a "sign & drive" basis, whereby you are not charged for approved services up to \$75 per occurrence. Any services over the program limits are payable to the service provider at the time service is rendered. Eligible vehicles include passenger cars, vans, and light trucks.





National Roadside Assurance - MEMBERSHIP CARD

Member Name _____
Address _____
City, State, Zip _____
Effective/Rental Date _____
Club Membership Number: _____



**FOR 24 HOUR EMERGENCY SERVICE,
CALL TOLL FREE 877-844-2937**

**NATIONAL ROADSIDE ASSURANCE PROGRAM
APPLICATION FOR MEMBERSHIP**

Thank you for choosing National Roadside Assurance Program! As a member, you receive the useful benefits shown below.

Emergency Road Services provided by Roadside Protect Motor Club – This membership contract contains National’s nationwide 24-hour emergency road service telephone number for you to call when your auto is disabled. National will dispatch an emergency service vehicle from our nationwide network twenty-four (24) hours a day, three hundred sixty-five (365) days a year with our Sign & Drive service.

A long as membership is active; Member is entitled to three (3) claims (maximum claim is \$75 per occurrence) for a 12-month period. The roadside assistance benefits include the following services on a “sign & drive” basis, whereby you are not charged for approved services up to \$75 per occurrence. Any services over the program limits are payable to the service provider at the time service is rendered. Eligible vehicles include passenger cars, vans, and light trucks. If, for any reason, road service cannot be dispatched, you must receive authorization from Roadside Protect to use a road service provider of your choice. Upon presentation of receipts, Roadside Protect shall reimburse you up to \$75.00 for road service and towing. Roadside Protect will not accept paid bills for reimbursement unless first authorized by dispatcher. To receive service, you must call with your membership information. Roadside Protect will dispatch an authorized local service vehicle to your location.

Road Service includes, but is not limited to:

- 1. Towing:** When your vehicle is disabled due to mechanical breakdown, we will tow it to the nearest repair facility. Additional expense will be member’s responsibility to pay the towing provider.
- 2. Flat Tire Assistance:** A flat tire will be changed with your spare tire. If, for any reason, the spare is not usable, the lug nuts cannot be removed or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the towing provisions.
- 3. Fuel Delivery Service:** An emergency supply of fuel of up to three (3) gallons will be delivered if your covered vehicle runs out of fuel.
- 4. Lock Out/Replacement Key Service:** If your keys are locked in the vehicle, assistance will be provided to gain entry into the vehicle. In the event the keys are lost, and a replacement key is required, you will be responsible for the total cost of lockout service and new key.
- 5. Jump Start:** Jump start service will be provided to start your vehicle.
- 6. Winching/Extraction:** If your vehicle is stuck in a ditch, mud, or snow, but it is accessible from a normally traveled roadway, service will be given to either tow or winch the vehicle. Dispatch coverage for winching any expense incurred beyond \$75 will be a member’s responsibility to pay to the service provider.

FOR 24 HOUR EMERGENCY SERVICE, PLEASE CALL TOLL FREE 877-844-2937

**There is a THREE (3) day waiting period from the date of purchase before your membership goes into effect.

_____ Date

_____ Member’s Signature

EMERGENCY TRAVEL EXPENSE BENEFIT

If a VIP Member is more than 100 miles from home and his or her automobile becomes disabled, PTS Direct Benefits will reimburse VIP Member up to \$300 in actual expenses of continuing their journey home.

Qualified expenses include car rental or commercial transportation and/or room and board while waiting on auto repairs. If a master member and associate member are traveling together. This benefit is limited to \$300 total.

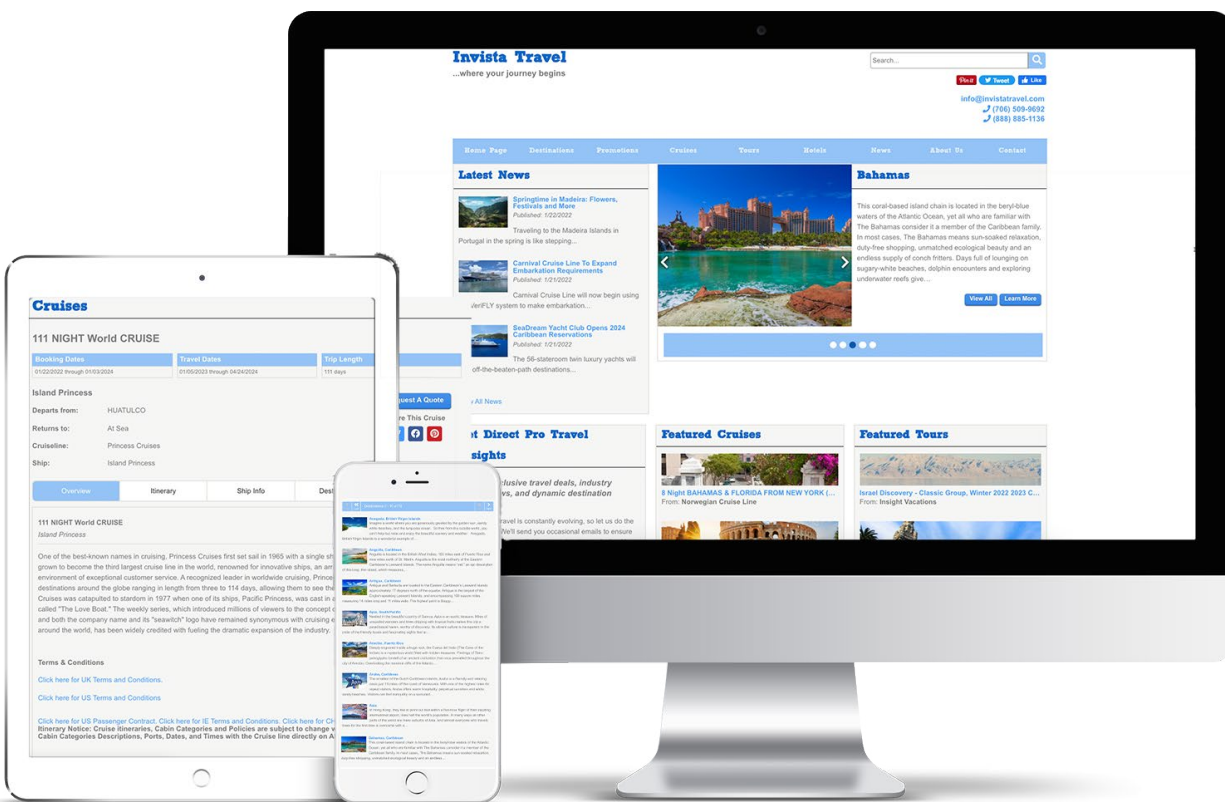
If a disabling event occurs where a member is temporarily employed, the benefit is limited to transportation expenses only. To file a claim, National VIP Members can contact PTS Direct Benefits directly at (706) 622-5390 or email: ptsdirectbenefits@ptsfinancialservices.com.



TRAVEL DISCOUNTS

To book discounted travel anywhere in the world, go to www.mypsttravel.com and book online all travel of any type as well as other products and services.*

**This is an independent agent and Direct Benefits receives no monetary consideration from your use of the travel agent's services.*



COUPON PROGRAM

By using the PTS Direct Benefits coupon program, National VIP Members can save money each month with a variety of coupons. It's simple and the savings begin immediately!

To become a part of the many who have taken advantage of our coupon program, call PTS Direct Benefits at (706) 622-5390 or email: ptsdirectbenefits@ptsfinancialservices.com.



REBATES

ON GROCERIES, UTILITIES, AND GASOLINE

VIP Plus Members are eligible to receive up to \$200 per year in rebates for purchases on (1) groceries, (2) utilities, and (3) gasoline. Members are entitled to one rebate per category every ninety (90) days up to the following amounts per period: \$25 for groceries; \$15 for utility bills; and \$10 for gasoline. Members are eligible for these rebates every ninety-day period while they are a current club member.

REQUIREMENTS:

To receive a rebate, the member must submit each of the following items: a self-addressed stamped return envelope with the member's address, an original of the appropriate receipt in the category for which the rebate is requested, and the appropriate complete rebate voucher. All three of these items must be received or the rebate check will not be issued. All three items should be mailed to: PTS Direct Benefits, Attention: Rebates, 113 N. Park Ave., Calhoun, GA. 30701.

Rebate Vouchers are found at the end of the National TV Mobile brochure and **in the back of this training binder**. They can be printed for the customer at any time. The total amount shown on the receipt submitted must be greater than or equal to the amount of the rebate requested. Receipts and rebate requests must be made within sixty (60) days from the purchase or due date (for utility bills).

GROCERY AND GASOLINE REBATES:

For groceries, the cost of cigarettes, beer, wine, and other alcoholic products, along with any applicable local or state sales tax, is not eligible for the rebate and will be deducted from the total amount shown on the receipt. In the event the amount is less than the rebate amount, the rebate will not be issued. The grocery or gasoline receipt must be the original, dated receipt.

UTILITY REBATES:

Eligible qualifying utility rebates will be issued for the following only: cellular phone bills, electricity bills, natural gas bills, and water bills. Original utility bills must be submitted as photocopies will not be accepted. Utility bills must match the club member's name and registered club address on file with the club providing dealer. Utility bills must indicate that the amount paid in the previous month was at least \$15.

For customers that use paperless billing, a print screen or receipt containing the member's information and complete payment of service is required.